

ECGC Limited

INFORMATION IN RESPECT OF RATIOS FOR NON LIFE COMPANIES FORM NL-30 ANALYTICAL RATIOS

Sl. No	Particulars	For the Period ended December 2019	Up to Period ended December 2019	For the Period ended December 2018	Up to Period ended December 2018
1	Gross Direct Premium growth Rate (%)	-12.16%	-8.57%	2.92%	0.83%
2	Gross Direct Premium to Net Worth ratio (Times)	0.15	0.15	0.20	0.20
3	Growth rate of Net Worth (%)	20.41%	20.41%	19.69%	19.69%
4	Net Retention Ratio (%)	76.75%	72.40%	72.49%	68.28%
5	Net Commission Ratio (%)	-4.00%	-4.63%	-5.48%	-5.93%
6	Expenses of Management to Gross Direct Premium Ratio (%)	17.68%	31.52%	19.92%	18.78%
7	Expenses of Management to Net Written Premium Ratio (%)	23.03%	43.53%	27.48%	27.50%
8	Net Incurred Claims to Net Earned Premium (%)	114.14%	75.46%	65.83%	155.09%
9	Combined ratio (%)	132.26%	113.63%	87.26%	176.09%
10	Technical Reserves to Net Premium Ratio (Times)	11.67	11.67	10.76	10.76
11	Underwriting Balance Ratio (%)	-35.38%	-9.47%	3.35%	-70.19%
12	Operating Profit Ratio (%)	20.30%	55.69%	55.76%	-5.34%
13	Liquid assets to liabilities ratio (Liquid assets of the insurer divided by the policy holders' liabilities) (Times)	0.29	0.36	-3.72	0.26
14	Net earnings ratio (%)	39.84%	71.77%	49.39%	31.80%
15	Return on net worth (%)	7.92%	7.92%	4.36%	4.36%
16	Available Solvency to Required Solvency margin Ratio (Times)		15.11		11.52
17	NPA ratio				
	Investment:	0.926%	0.926%	1.033%	1.033%
	Factoring	100%	100%	100%	100%

Equity Holding Pattern for Non-life Insurers

1	(a) No of shares	250000000	250000000	200000000	200000000
	(b) Percentage of shareholding (Indian/Foreign)	100%	100%	100%	100%
	(c) % Government holding (in case of public sector Insurance companies)	100%	100%	100%	100%
2	(a) Basic and diluted EPS before extra ordinary items (net of tax expenses) for the period (not to be annualized)	18.31	18.31	10.49	10.49
	(b) Basic and diluted EPS after extra ordinary items (net of tax expenses) for the period (not to be annualized)	18.31	18.31	10.49	10.49
3	Book value per share (Rs)		225.39		233.40

Ratios for the current year & previous year calculated as per IRDA's Master circular IRDA/F&I/CIR/F&A/231/10/2012 dated 5th October 2012 and corrigendum IRDA/F&A/CIR/FA/126/07/2013 issued dated 3rd July 2013 effective from FY 2013-14.

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